



Form PTO-1449

U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DKT. NO.
3350-106
1158.41557X00SERIAL NO.
10/608,413INFORMATION DISCLOSURE STATEMENT
BY APPLICANT

(Use several sheets if necessary)

APPLICANT
KIGHT, et al.FILING DATE
June 30, 2003GROUP
3624

U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA 4,745,559	5-17-88	Willis, et al.			
	AB 5,483,445	1-9-96	Pickering			
	AC 5,930,759	7-27-99	Moore, et al.			
	AD 5,873,072	2-16-99	Kight, et al.			
	AE 5,025,373	6-18-91	Keyser Jr., et al.			
	AF 5,794,221	8-11-98	Egendorf			
	AG 5,963,925	10-5-99	Kolling, et al.			
	AH 5,978,780	11-2-99	Watson			
	AI 6,055,567	4-25-00	Ganesan, et al.			
	AJ 6,044,362	3-28-00	Necly			
	AK 5,943,656	8-24-99	Crooks, et al.			
	AL 4,974,878	12-4-90	Josephson			

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
	AM 2294566	5-1-96	Great Britain				
	AN						
	AO						
	AP						
	AQ						
	AR						
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	AU	Anita Malign, Roundup of Financial Software: Home Accountant, pp. 73-74, II Computing, Vol. 1, No. 3, February 1986
	AV	Sharon Gamble Rue, Electronic Checkbook, Machintosh Buyer's Guide, p. 128/1, 5/85, Abstract from Microsearch AN: 85-028312
	AW	Tracie Forman Hines, The Check is in the Modem, MacUser Vol. 1, p. 6815; 10185 Abstract from Microsearch AN: 85-028676
	AX	Myte Myke Business System: Order-Entry Billing, Product Literature, Abstract from Microsearch file of Orbit, AN: 87-039522
	AY	Robert B. Willemstad, Home Banking: A Case Study pp. 4R 55, Banker's Magazine Nov.-Dec. 1984
	AZ	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corp., Intuit Inc., Microsoft Corp. pp. 312-356
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	AA 5,496,991	3-5-96	Delfier, III, et al.			
	AB 5,265,008	11-23-93	Benton, et al.			
	AC 5,121,945	6-16-92	Thomson, et al.			
	AD 4,484,328	11-20-84	Schlafly			
	AE 4,649,563	3-10-87	Riskin			
	AF 4,734,858	3-29-88	Schlafly			
	AG 5,326,959	7-5-94	Perazza			
	AH 5,465,206	11-7-95	Hilt, et al.			
	AI 5,699,528	12-16-97	Hogan			
	AJ 5,884,288	3-16-99	Chang, et al.			
	AK 5,649,117	7-15-97	Landry			
	AL 5,956,700	9-21-99	Landry			

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	AA 6,035,285	3-7-00	Schlect, et al.			
	AB 6,070,150	5-30-00	Remington, et al.			
	AC 4,799,156	1-17-89	Shavit, et al.			
	AD 5,832,460	11-3-98	Bednar, et al.			
	AE 5,287,270	2-15-94	Hardy, et al.			
	AF 4,882,675	11-21-89	Nichtberger, et al.			
	AG 4,823,264	4-18-89	Deming			
	AH 6,292,789	9-18-01	Schutzer			
	AI 6,289,322	9-11-01	Kitchen, et al.			
	AJ 5,473,143	12-5-95	Vak, et al.			
	AK 6,128,603	10-3-00	Dent, et al.			
	AL 6,285,991	9-4-01	Powar			

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AA	2002/0023055	2-21-02	Antognini, et al.			
AB	5,007,084	4-9-91	Materna, et al.			
AC	4,947,028	8-7-90	Gorog			
AD	5,383,113	1-17-95	Kight, et al.			
AE	5,220,501	6-15-93	Lawlor, et al.			
AF	5,283,829	2-1-94	Anderson			
AG	5,325,290	6-28-94	Caultman, et al.			
AH	5,684,965	11-4-97	Pickering			
AI	6,052,674	4-18-00	Zervides, et al.			
AJ	6,078,907	6-20-00	Lamm			
AK	6,188,994	2-13-01	Egendorf			
AL						

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Date Considered	02/26/2008